

**Exhibit 4**

**August 16 Letter**

August 16, 2012

Law Office of Patrick D Boyle  
Attn: Patrick D Boyle  
Attorney at Law  
Campbell Mithun Tower  
222 S 9<sup>th</sup> St Suite 3220  
Minneapolis MN 55402

RE: Account Number 0687015356  
Mortgagors Judith C Winkler  
James A Winkler  
Property Address 1845 Dunkirk Lane North  
Minneapolis MN 55447

Dear Patrick D Boyle Attorney at Law:

This letter is in response to your repayment plan and permanent loan modification request dated July 11, 2012, July 13, 2012, July 23, 2012 and July 26, 2012 regarding the above-referenced account received in our office on July 16, 2012, July 26, 2012, July 27, 2012, July 28, 2012 and July 30, 2012.

Unfortunately, the March 1, 2012 trial HMP (Home Affordable Modification Program) payment of \$2,169.43 was placed in a holding account. Therefore, on April 4, 2012, the trial HMP plan was cancelled. As a result, when the April 1, 2012 trial HMP payment of \$2,169.43 was received on April 10, 2012, these funds were returned to the borrower as they were insufficient to reinstate the account.

Due to the March 1, 2012 trial HMP payment inadvertently placed in a holding account, we have agreed to accept the April 1, 2012 trial HMP payment. We received these funds on August 14, 2012. Therefore, we have updated our records to reflect the trial HMP plan completed successfully and are reviewing the account for a permanent HMP loan modification. If the account is approved for the permanent HMP loan modification, the first payment will be due June 1, 2012.

Please be advised, we removed the property inspection fees of \$56.50. Additionally, the foreclosure proceedings have been placed on hold due to the review of the HMP permanent loan modification.

August 16, 2012

Account Number 0687015356

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To discuss the status of the permanent loan modification, please contact our  
Loss Mitigation Department at 1-800-850-4622.

If you have any further questions, please contact Customer Care at 1-800-766-4622  
between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to  
1:00 pm CT on Saturday.

Customer Care  
Loan Servicing

TN